

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Sharon Atwell  
 Fitzroy Atwell  
 Debtors

Case No. 16-15878-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Sep 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2016.

db/jdb  
 13778718 +Sharon Atwell, Fitzroy Atwell, 6523 W. Girard Avenue, Philadelphia, PA 19151-3720  
 +AMCA/Amer Medical Collection Agency, 4 Westchester Plaza, Suite 110,  
 Elmsford, NY 10523-1615  
 13778717 +Ac Autopay, 1147 N Broadway Ste 100, Denver, CO 80203-2106  
 13778719 +Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287  
 13778720 Capital One, Po Box 30285, Po Box 62180, Salt Lake City, UT 84130  
 13778721 +Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258,  
 Salt Lake City, UT 84130-0258  
 13778722 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 13778723 +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229  
 13778724 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104  
 13778725 +Freedom Cu, 626 Jacksonville Rd Ste, Warminster, PA 18974-4872  
 13778727 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: ray@colemankempinski.com Sep 16 2016 02:04:05 RAYMOND M. KEMPINSKI,  
 Law Office of Raymond Kempinski, 1700 Market Street, Suite 1005, Philadelphia, PA 19103  
 tr +E-mail/Text: notice@phl3trustee.com Sep 16 2016 02:05:22 WILLIAM C. MILLER,  
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704  
 smg E-mail/Text: bankruptcy@phila.gov Sep 16 2016 02:05:09 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 16 2016 02:04:36  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 16 2016 02:04:47 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 16 2016 02:04:38 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13781009 +EDI: AISACG.COM Sep 16 2016 01:53:00 Capital One Auto Finance, a division of Capital On,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 13781009 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 16 2016 01:58:51  
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 13789684 +EDI: AISACG.COM Sep 16 2016 01:53:00 Capital One Auto Finance, c/o Ascension Capital Gr,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 13789684 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 16 2016 01:59:15  
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 13778726 +E-mail/Text: Ombknotifications@Onemainfinancial.com Sep 16 2016 02:05:23  
 Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198  
 13778728 EDI: TFSR.COM Sep 16 2016 01:53:00 Toyota Mtr, Toyota Financial Services, Po Box 8026,  
 Cedar Rapids, IA 52408  
 13778729 +EDI: VERIZONEAST.COM Sep 16 2016 01:53:00 Verizon, 500 Technology Dr, Suite 500,  
 Weldon Spring, MO 63304-2225

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 17, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv  
Form ID: 309I

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Sep 15, 2016

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
RAYMOND M. KEMPINSKI on behalf of Joint Debtor Fitzroy Atwell ray@colemankempinski.com,  
ray@colemankempinski.com  
RAYMOND M. KEMPINSKI on behalf of Debtor Sharon Atwell ray@colemankempinski.com,  
ray@colemankempinski.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>Sharon Atwell</b>	Social Security number or ITIN <b>xxx-xx-4483</b>
	First Name Middle Name Last Name	EIN ---
Debtor 2	<b>Fitzroy Atwell</b>	Social Security number or ITIN <b>xxx-xx-0575</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN ---
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 8/19/16</b>
Case number:	<b>16-15878-amc</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Sharon Atwell	Fitzroy Atwell
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	6523 W. Girard Avenue Philadelphia, PA 19151	6523 W. Girard Avenue Philadelphia, PA 19151
<b>4. Debtor's attorney</b> Name and address	RAYMOND M. KEMPINSKI Law Office of Raymond Kempinski 1700 Market Street Suite 1005 Philadelphia, PA 19103	Contact phone 215-380-5636 Email: <a href="mailto:ray@colemankempinski.com">ray@colemankempinski.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> -- <u>8:30 A.M. to 5:00 P.M. Reading Office</u> -- <u>8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 9/15/16

**For more information, see page 2**

**Location:**  
Suite 18-341, 1234 Market Street, Philadelphia,  
PA 19107

**Filing deadline: 2/15/17**

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.